

# The new unemployables: Older job seekers struggle to find work during the Great Recession: Comparing the job search, financial, and emotional experiences of older and younger unemployed Americans

Authors: Maria Heidkamp, Nicole Corre, Carl E. Van Horn

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# THE “NEW UNEMPLOYABLES”

## OLDER JOB SEEKERS STRUGGLE TO FIND WORK DURING THE GREAT RECESSION

*Comparing the Job Search, Financial, and Emotional Experiences of  
Older and Younger Unemployed Americans*

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Maria Heidkamp, Nicole Corre, and Carl E. Van Horn

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## I. EXECUTIVE SUMMARY

*In May 2010, the John J. Heldrich Center for Workforce Development released “No End in Sight: The Agony of Prolonged Unemployment,” a national survey and report exploring the economic, social, and emotional impacts experienced by people who lost jobs during the recession. The March 2010 survey re-interviewed 908 of the 1,202 individuals who had been part of a nationally representative August 2009 survey of people who lost jobs during the prior year. The follow-up survey revealed that 80% of those who were unemployed in August 2009 were still unemployed six months later. Respondents reported devastating financial woes, increased stress levels, tremendous job insecurity, and high levels of dissatisfaction with new jobs for those relative few fortunate enough to find new employment.*

*In this issue brief, the authors, with the support of the Sloan Center on Aging & Work at Boston College, examined the Heldrich Center’s May 2010 national survey responses of those job seekers aged 55 and older and compared them with younger, or “prime age,” job seekers with the goal of addressing the following questions:*

- *How do the job search strategies and employment outcomes of older and younger job seekers differ? Have these strategies been effective?*
- *What effect has the recession had on older job seekers’ financial and emotional well-being and outlook compared to younger job seekers?*

- *What are the implications of the experiences of older and younger job seekers for researchers, policymakers, employers, and the public workforce system?*

*The goal of this brief is to provide information to policy makers, researchers, and employers about the experiences of older job seekers compared to the experiences of younger, or prime age job seekers.*

## II. KEY FINDINGS

- *Unemployed older workers are less likely to find new employment than unemployed younger workers.*
- *Older workers are involuntarily working part time because they cannot find full-time employment. Others are becoming discouraged and dropping out of the labor force, believing they will not find new jobs.*
- *Older job seekers appear to be using a different mix of job search tools than younger job seekers, which may contribute to their different employment outcomes.*
- *Very few of the older respondents in the survey (12%) had taken education or training courses, compared to 20% of younger workers. Given that older workers may be more likely to have been laid off from industries suffering permanent structural declines, and may not have skills that readily translate to currently available jobs, they are more likely to need longer-term training and education programs than younger workers, particularly in the increasingly knowledge-based economy.*
- *Financial duress following job loss has resulted in devastating blows to retirement and other savings accounts. Contributing factors include limited availability of Unemployment Insurance and a lack of health care benefits especially*

*for those not yet eligible for Medicare. Older job seekers have struggled to find ways to make ends meet while they seek new employment, with over half reporting they have gone without medical care for themselves or a family member.*

- *Older workers point to age discrimination as a major contributing factor in their inability to find a job.*

### III. INTRODUCTION

*As 2010 draws to a close, there are roughly 15 million unemployed Americans continuing their search for jobs. The national unemployment rate remains high, hovering close to 10%. The percent of job seekers designated as “long-term unemployed” – those unemployed 27 or more weeks – has never been higher. According to the Bureau of Labor Statistics (BLS), by the end of 2009, four in ten job seekers were long-term unemployed, the highest proportion by far since record keeping began in 1948.<sup>1</sup> As of June 2010, 6.8 million individuals, 45.5% of the country’s unemployed population, counted as long-term unemployed.<sup>2</sup>*

*At the same time, demographic trends have resulted in a labor force increasingly made up of older workers. In 2009, older workers, defined here as aged 55 and older (55+), comprised 19% of the American workforce, up from 12% in 1999. A decade from now, at the current rate of increase, older workers are expected to make up a quarter of the workforce.<sup>3</sup> How then has the growing segment of older workers experienced this current economic downturn compared to younger, or prime age workers (age 18-54), and how might that experience help design public policies and allocate resources to help older job seekers now and in the coming decades?*

*Recent studies have pointed out that while all job seekers are facing tremendous hurdles reconnecting to the labor market, older job seekers appear to be having a more difficult time than their younger counterparts. While their rate of unemployment is lower relative to prime age workers (6.9% in June 2010 for*



older workers compared to 9.5% for all workers), older workers are less likely to find new employment, and when they do find new jobs, their job search has taken longer. Recent BLS data indicate that the average period of unemployment for job seekers aged 55+ was 40.6 weeks, compared to 31.6 weeks for younger job seekers. In fact, more than half of older job seekers (53.5%) have been out of work for 27 weeks or longer, relative to 41.5% of younger job seekers.<sup>4</sup> (In December 2007, just as the recession was beginning, 23% of older unemployed workers and 17% of younger unemployed workers were counted as long-term unemployed.) Further, a recent analysis by the Pew Economic Policy Group found that nearly 30% of unemployed people aged 55+ were jobless for an entire year or more, a rate that exceeds that of all other age categories.<sup>5</sup>

The number of older workers involuntarily working part time because they could not find full-time work has risen. In addition, the number of “discouraged” older workers (those who want a job but have dropped out of the labor force because they do not believe they will find one) has also risen. June 2010 saw a 14% increase in the number of discouraged older workers compared to the previous month.<sup>6</sup>

## IV. COMPARING THE JOB SEARCH, FINANCIAL, AND EMOTIONAL EXPERIENCES OF OLDER AND YOUNGER UNEMPLOYED AMERICANS

All job seekers are confronting a bleak job market. In the months since the recovery from the Great Recession officially began (June 2009), the economy has actually lost more jobs than it has created.<sup>7</sup> Younger and older job seekers alike indicate a willingness to take pay cuts in order to find new jobs. Regardless of this flexibility, the Heldrich Center's research confirms that older job seekers are not getting reemployed at the same rate as younger ones. Based on the survey data, they appear to be using a different mix of job search tools and techniques, which may contribute to their different outcomes. They are also more likely to rate the job search tools they are using as unhelpful.

### A. Employment Outcomes for Older Job Seekers

*How have older job seekers fared in their search for new jobs compared to younger job seekers since the recession began in late 2007?*

According to data from the Heldrich Center's "No End in Sight" survey, only 14% of respondents who were 55+ had found new jobs as of March 2010, compared to 37% of the younger job seekers. (See [Figure 1.](#)) Two-thirds (66%) of the older job seekers reported still being unemployed and actively seeking work, compared to 52% of their prime age counterparts. Of the older workers, a fifth (21%) were still unemployed and had ceased looking for work. A majority of those who had stopped seeking work indicated they got tired of looking and had become discouraged. (See [Figure 2.](#))

Consistent with other research, the Heldrich Center's analyses found that workers aged 55+ were more likely to remain unemployed longer than younger, prime age job seekers. Over two-thirds of older workers (67%) included in the survey reported looking for work longer than a year, compared to 43% of those workers under 55.

Given their lengthy job searches, it is not surprising to find that the older respondents are deeply pessimistic about their prospects for finding new employment: only 1% of unemployed older workers said they are very optimistic that they will find a job in the near future, while 30% said they were very pessimistic in this regard. Younger workers reported brighter expectations for the future, with half expecting to start a new job in less than a year, compared to 29% of the older job seekers.

Figure 1. Which of the Following Best Describes Your Current Job Situation?

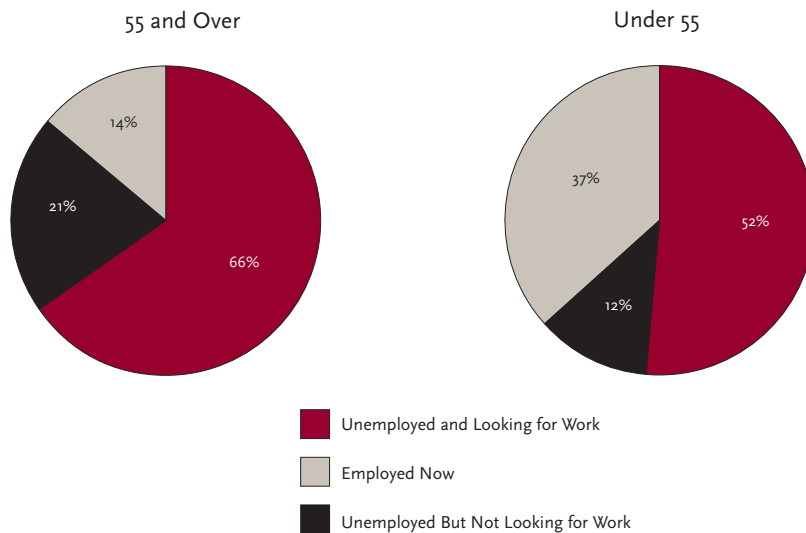
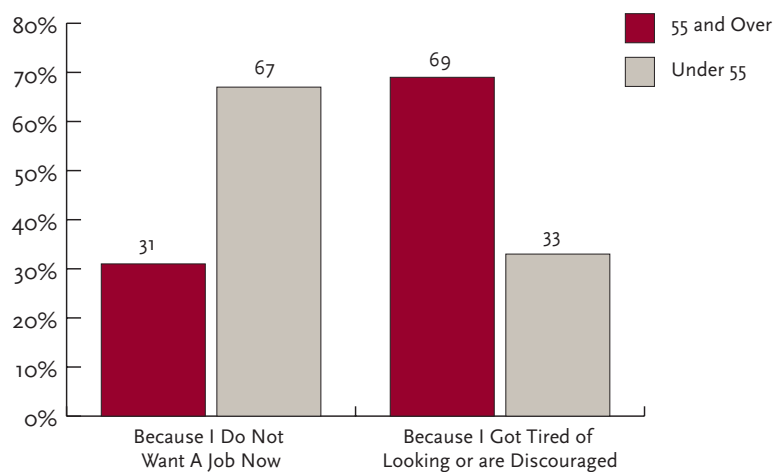


Figure 2. Why Are You Not Looking?



*What would you say is the main reason why you have been unable to find a new job?*

"I wish I knew...I am 60. The new unemployable!"

"I am 61 years old and very experienced. Employers want younger people and pay them less. I am over qualified, have too high a salary history and am too close to retirement."

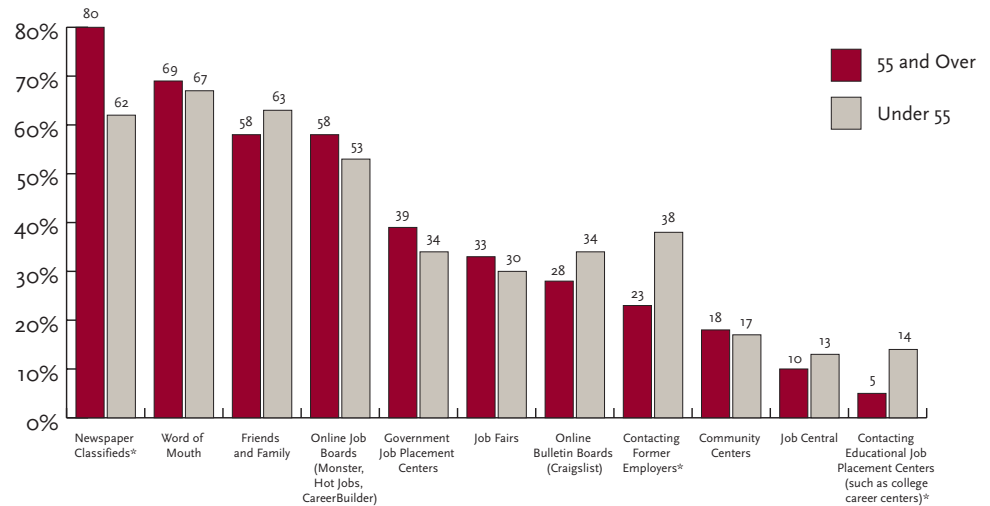
## B. Job Search: Older Workers are Employing Many Resources in Their Job Hunt

It is not for lack of trying that many older workers remain unemployed for months. Older workers are, in the words of one respondent, indeed "pounding the pavement" and engaging in a wide array of job search strategies, including looking in newspapers, sending out résumés, and cold-calling potential employers.

Both younger and older job seekers alike are employing, on average, three to four different job search tools, including Internet job boards, social networking, employer websites, job fairs, One-Stop Career Centers and government agencies, word of mouth, friends, and family. The strategies preferred by each age group differ, however, with a larger percentage of older unemployed workers relying on newspaper classifieds in their job search, while younger workers lean more heavily on former employers.

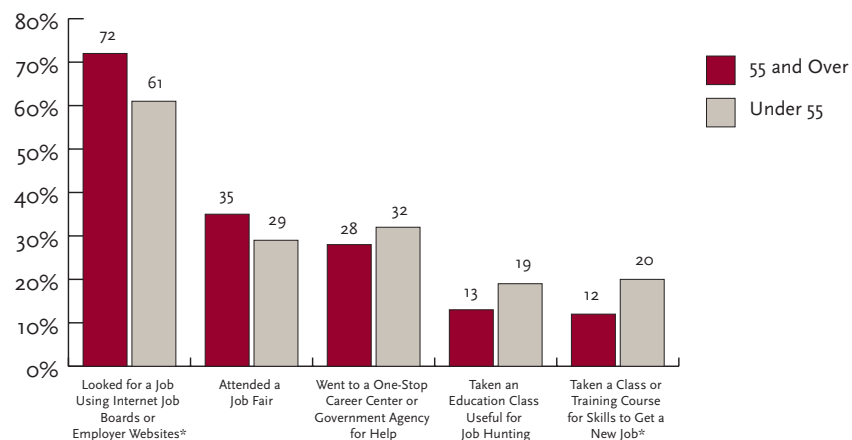
(See Figure 3.)

Figure 3. Which of the Following Have You Used in Job Hunting?



\* Indicates a statistically significant difference between age groups.

Figure 4. What Have You Done Since You Were Unemployed in the Past 12 Months?



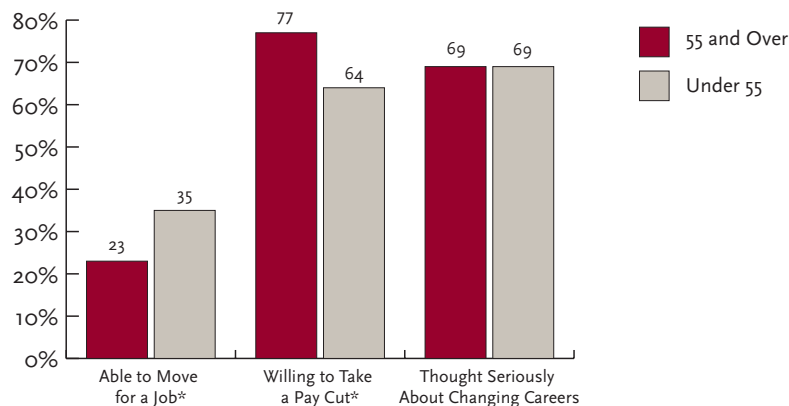
\* Indicates a statistically significant difference between age groups.

While both age groups used the Internet to search for jobs, younger workers used Internet social networking sites more frequently than older workers: 13% of older unemployed workers reported using online social networking sites to find a job, compared to 28% of younger workers. Of those who used the Internet, the most commonly used tool by older workers was online bulletin boards for companies (56%), while the most common tool used by younger job seekers was Facebook (51%). It appears from their responses that younger workers stay connected to the workforce through social networks and more personal interactions, while older workers use anonymous sites and job boards during their prolonged time out of the workforce.

### C. Adaptations to New Labor Market Realities

Older and younger workers indicated a great deal of flexibility and willingness to adapt to the depressed job market by changing careers (69% each) to facilitate their gaining new employment. Similarly, over three-quarters (77%) of older job seekers said they were willing to take a pay cut, compared to 64% of prime age job seekers. In fact, 65% of the older job seekers that found another job did take pay cuts. A higher percentage of younger workers (35%), however, said they were able to relocate for work than older workers (23%). (See Figure 5.)

Figure 5. Adapting to the Tight Labor Market



\* Indicates a statistically significant difference between age groups.

### D. Assessing Job Search Tools

Overall, 64% of older workers rated the job search tools they were using as not very helpful, compared to 49% of younger prime age workers.

The differences in their job search techniques might help to explain why some experts postulate that older workers are less efficient in their job search, as suggested by the Program on Retirement Policy at the Urban Institute.<sup>8</sup> Many older workers said they felt personally hurt and even betrayed by their former employer, especially if they worked in their previous job for a long time. This may help account for why fewer older workers are using prior employers as a resource for job hunting than younger workers report doing. The propensity to rely on newspapers ads and company job boards, as opposed to social networking sites, may also contribute to a sense of isolation and leave older workers disconnected from the workforce.

Older and younger job seekers reported that they use the public workforce system programs, such as One-Stop Career Centers (which are established under the Workforce Investment Act), at roughly the same rate (28% and 32%, respectively). However, there is a significant difference in the responses of older and younger job seekers to the question of whether they have taken a class or training course for skills to get a new job. Only 12% of older workers replied that they had, compared to 20% of younger workers. (See Figure 4.) The respondents did not indicate the source of funds used to pay for training. However, research on publicly funded training has found that, for several reasons, including a fear that their participation may adversely affect federally mandated performance measures, older workers who visit One-Stop Career Centers may be less likely to be offered training opportunities than younger ones.<sup>9</sup>

## V. THE AFFECTS OF UNEMPLOYMENT ON OLDER WORKERS

Unemployment in general, and long-term unemployment in particular, affects the financial and emotional well-being of individuals, their families, and friends. Workers of all ages who lost jobs during the Great Recession indicated that their financial situations were precarious and that they utilized a range of strategies to cope with their circumstances, from tapping into savings to increasing credit card debt to going to emergency food pantries. Those nearing traditional retirement age may not have the time to recover financially from the blow of late career job loss. A relatively weak safety net means that many of these unemployed workers are not eligible for Unemployment Insurance or lack health insurance. Understandably, many reported high levels of anxiety, depression, and stress.

### A. Older Workers Forced to Find Ways to Make Ends Meet

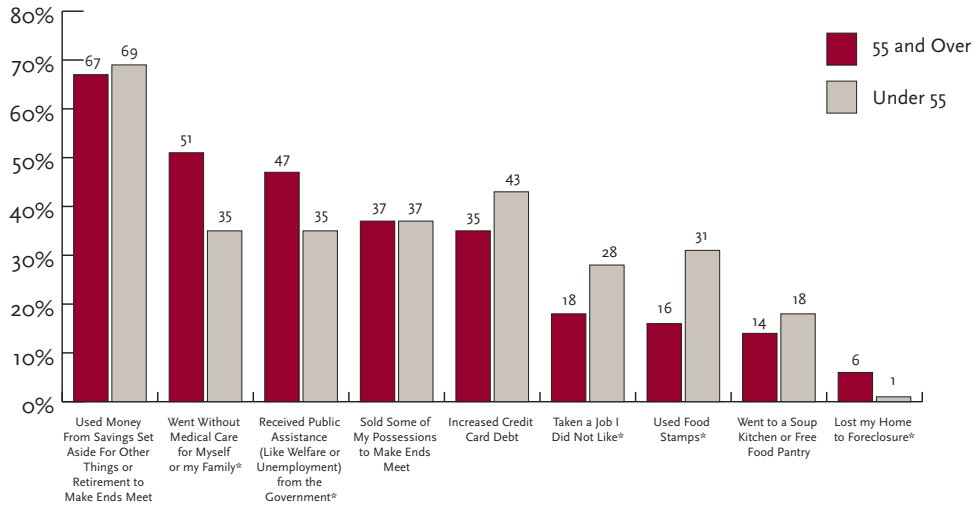
The financial hardships reported by older survey respondents, both employed and unemployed, are alarming. They include devastating losses to retirement and other savings accounts, limited availability of Unemployment Insurance, a lack of health care benefits, especially for those not old enough for Medicare, and the struggle to find ways to make ends meet while they seek new employment.

Many noted that their retirement accounts have been savaged by the financial markets' downturn, and those who are experiencing prolonged unemployment are struggling to pay their bills. Among older workers, 40% rated their financial situation as poor, and 61% said they have adjusted their plans for retirement. Almost the same percentage of younger workers (39%) also rated their financial situation as poor, but a smaller percentage of them have changed retirement plans (43%). Two-thirds of both older and younger workers said they are using savings set aside for retirement or other things to help ends meet. (See [Figure 6](#).) A recent AARP study actually found that 18% of adults aged 45 and over withdrew funds prematurely from 401(k)s, IRAs, and other retirement accounts in 2009, a move that usually comes with significant financial penalties.<sup>10</sup>

The extension of Unemployment Insurance (UI) was a hotly debated topic in 2010, but a majority (58%) of unemployed older respondents to the March 2010 survey indicated they were not receiving UI because they were not eligible. The percentage of younger workers not receiving UI was likewise 58%, though roughly half (51%) of those who were not receiving benefits said it was because they were not eligible, and 38% of them said they were not sure whether they were eligible. Of those older workers who reported receiving UI benefits, 69% were very concerned that their benefits would run out or reported that they already had.

Health care was another big concern for older workers, with 41% of older workers (employed and unemployed) indicating they have no health care benefits. Medicare or Medicaid was providing benefits to 22% of the older adults surveyed. Over half (51%) of the older workers reported foregoing medical care for themselves or their families, compared to 35% of younger workers.

Figure 6. Which of the Following Have You Done Since Being Unemployed?



\* Indicates a statistically significant difference between age groups.

With a limited safety net to help them weather unemployment, the debt situation of older job seekers is likewise grim. Older workers (30%) indicated that they had more in credit card debt than retirement savings, and 41% had just as much in credit card debt as retirement savings. A majority of both older (59%) and younger (66%) workers pointed to financial debt aside from mortgage or rent.

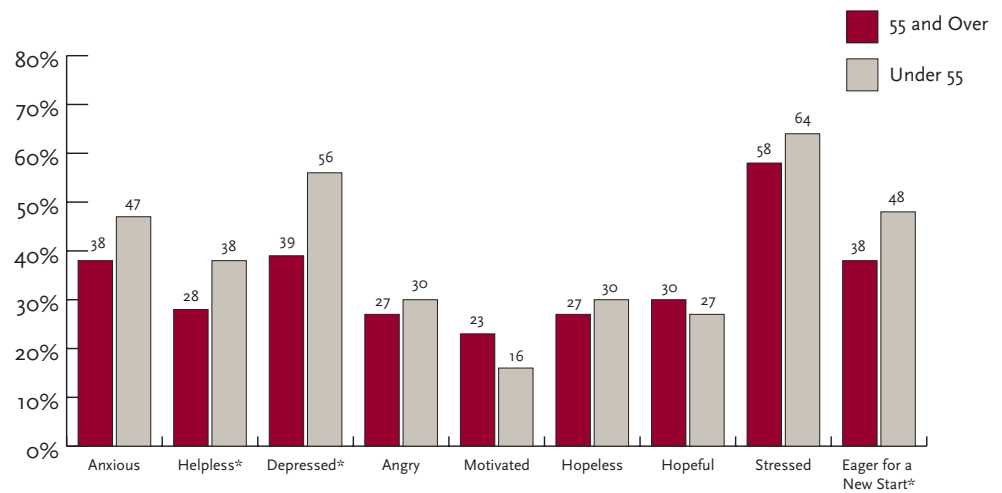
Other common coping strategies used by older job seekers to help survive their unemployment include using money from savings to make ends meet (67%), selling possessions (37%), using Food Stamps (16%), or visiting a soup kitchen or free food pantry (14%). Six percent of the older respondents said they had lost their homes to foreclosure.

## B. Older Workers and the Emotional Toll of Prolonged Unemployment

The recession and prolonged unemployment appear to be leaving a considerable cohort of both older and younger job seekers anxious, depressed, angry, hopeless, and stressed. On the whole, a smaller percentage of older workers reported these symptoms than younger workers (see Figure 7). Nevertheless, a clear majority (58%) of older unemployed workers said they were stressed from their employment situation, nearly 40% said they were anxious or depressed, and over a quarter said they felt helpless, angry, or hopeless. Two-thirds (64%) of older unemployed workers said their situation has caused stress in relationships with family or friends (See Figure 8), and 81% of these respondents said they experienced feelings of uneasiness or restlessness (See Figure 9). While older workers may be faring slightly better on these mental health markers than their younger counterparts, they were clearly struggling. A large majority of older workers reported symptoms of stress such as uneasiness and restlessness, strain in family relations, changes in sleeping patterns, and avoided social situations. A fifth of older workers reported substance abuse. (See Figure 9.)

Figure 7. Reactions to Being Without a Job

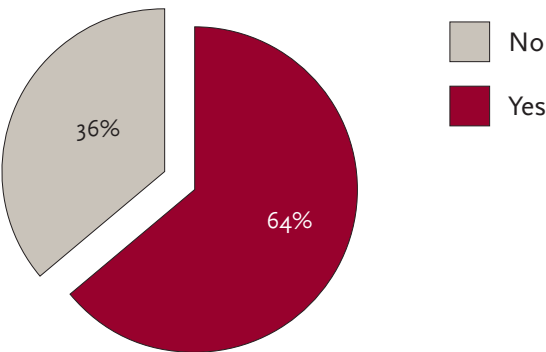
*Actual survey item reads, "People react differently to being without a job. Please check off the words that describe your reaction to the situation."*



\* Indicates a statistically significant difference between age groups.

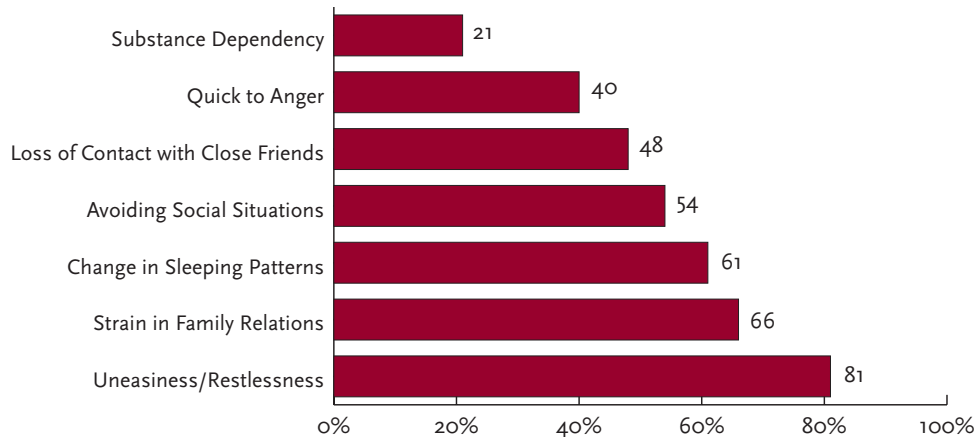


Figure 8. Has your Employment Situation Caused Stress in Relationships with Family or Friends? (Among older unemployed workers)



Respondents to the Heldrich Center survey commented that one of the most difficult things about being unemployed for older workers was the damage done to their self-esteem and their feeling of self-worth. Many expressed hurt or outrage at being fired from a company where they had dedicated many years of their work life. In addition to the emotional pain of job loss, the financial hardship of unemployment, as well as concern about the significant losses in the value of their retirement accounts, was also causing older workers considerable stress. Older workers felt, as one respondent described it, a sense of “unnerving uncertainty” as they wondered whether they would ever find gainful employment again on the one hand, and whether they would ever be able to afford to retire on the other.

Figure 9. Reactions to Displaying Stress  
*Actual survey items reads, “People display stress in different ways, please check off which symptoms of stress you’ve experienced.”*



*What is the most difficult thing for you about being unemployed?*

"Probably the worst part was what the economy and my being unemployed did to our retirement 401(k). I didn't really want to work until I'm 70 but my husband and I both think we will have to now. I try and stay positive and be thankful for all we do have because we are so much better off than so many others."

"I'd never been let go from a job before. It was a blow to my self-esteem."

"The lack of income and uncertainty as to whether I would be employable in the future."

## VI. OLDER WORKERS: "THE NEW UNEMPLOYABLES"

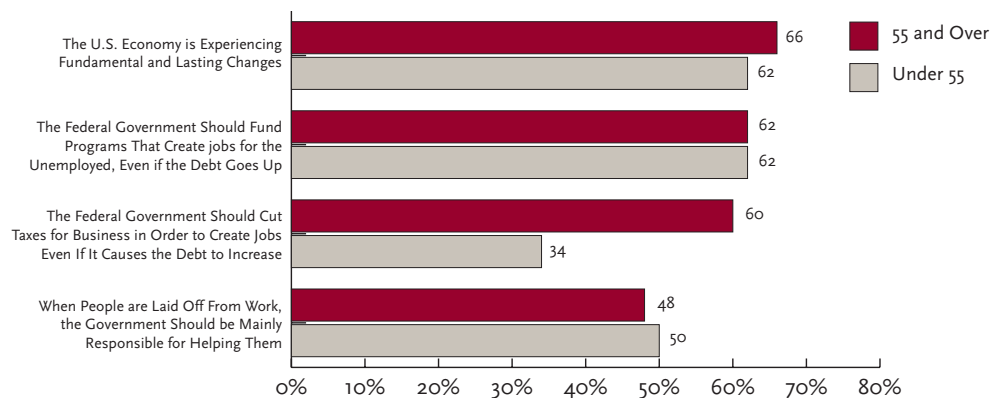
In the survey responses and interviews, older job seekers expressed the belief that age discrimination was a principal factor contributing to their failure to find a job. Even respondents in their late 40s and early 50s cited age as the reason for their continued unemployment. While acknowledging that the weak economy was a contributing factor, respondents viewed age (a factor over which they had no control) the primary reason for their unemployment.

Even older job seekers who found new jobs believed that age worked against them, and that "luck" (another uncontrollable factor) was the main reason for their employment. Some workers attributed their success to help from friends or former employers, some to sheer perseverance, and still others to being willing to settle for less, regardless of the financial hardship it caused: a low-paying job is better than no job at all. It does not bode well for those still enduring a long bout of unemployment that their contemporaries believe they found a job merely by chance or willingness to settle, especially as their financial security is dissolving or has eroded completely.

### *What Older Workers Want from the Government*

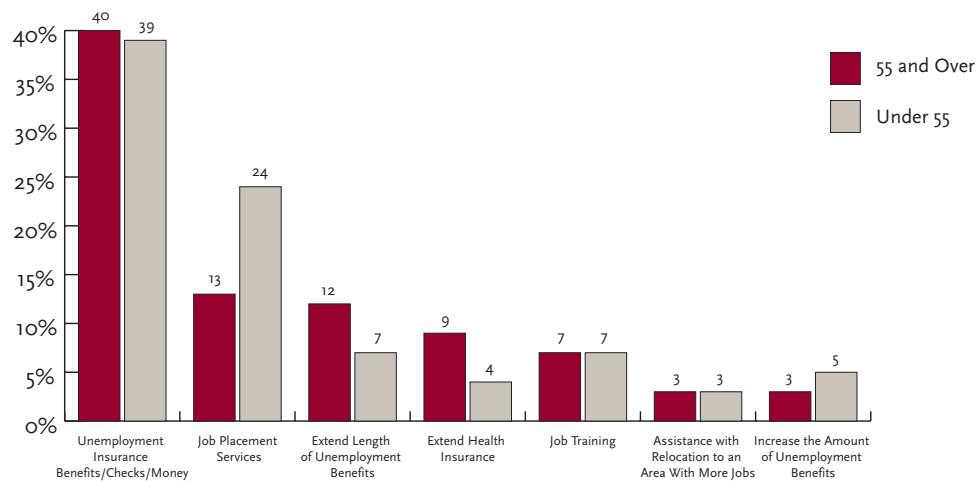
A majority of older and younger workers alike believed that the economy had undergone a fundamental and lasting change and that the government needs to take action to create jobs, even if those actions result in an increase in the country's budget deficit. Close to half (48%) of older workers responded that the government should be mainly responsible for helping people when they are laid off from work, 33% said workers should help themselves, and 20% said employers should help them. The opinions of younger workers were very similar on these questions. The biggest difference of opinion about the role of government was that 60% of older workers support tax cuts for businesses to create jobs as compared to 34% of younger workers. (See Figure 10.)

Figure 10. The Role of Government



When the unemployed were asked what is the most important service government can provide to them, roughly the same proportion of older and younger workers (40% and 39% respectively) cited UI benefits. (See Figure 11.) An additional 12% of older workers chose extending the length of UI benefits, and 3% chose increasing the UI benefit amounts. A higher percentage of older workers, 9%, ranked the extension of health insurance as the most important benefit compared to only 4% of younger workers. Relatively small but identical percentages of both older and younger workers selected job training (7%) and relocation assistance (3%) as the most important services the government could provide. The biggest difference was regarding job placement assistance, where only 13% of older workers thought this was the most important benefit, compared to 24% of younger workers.

Figure 11. Which of the Following is the Most Important Service that the Government Can Provide to Help You While Unemployed?



## VII. CONCLUSIONS

### A. Overview

According to the National Bureau of Economic Research, the recession that began in December 2007 was technically over in June 2009.<sup>11</sup> Nevertheless, it has left in its wake prolonged joblessness, wrenching stress, anxiety, depression, and deteriorating finances among the nearly 15 million unemployed people who have yet to find work.

Older workers have not been spared the recession's effects. As the Heldrich Center's "No End in Sight" survey data indicate, the vast majority (84%) of those older workers who were unemployed in August 2009 were still unemployed in March 2010. The majority was ineligible for unemployment benefits; those who were eligible for benefits fear their benefits will expire before they find a new job, if they have not already expired. Many older workers have altered their retirement plans and dipped into their savings to make ends meet. Many have used Food Stamps, visited food pantries, sold possessions, and gone without medical care for themselves or their families. Those who were still unemployed said they were willing to change careers and accept lower salaries; the majority of those who did find new jobs did indeed accept lower pay and were not satisfied with their new positions.

Older workers are having a more difficult time than younger workers in reconnecting to the labor market. Though they are looking diligently and using multiple job search resources, older workers are very pessimistic about their prospects and believe age discrimination is holding them back. At a recent Civil Rights Commission hearing on age discrimination, several speakers agreed that such practices are "prevalent" during the recession and very likely explain at least part of the difference in the duration of unemployment for younger and older workers.<sup>12</sup>

Lower reemployment rates for older workers may also be caused by the job search strategies they use and don't use. A much higher percentage of older workers reported that they had consulted newspaper classifieds than younger workers. At the same time, only 13% of the older workers who were using the Internet for job search were turning to social networking websites, compared to 28% of those workers under 55 years old. That choice may leave them at a disadvantage compared to more technologically savvy younger workers, many of whom are making use of social networking websites including Facebook, LinkedIn and Twitter. Further study is required to determine whether and how these different tools are affecting employment outcomes of younger and older workers.

## B. Implications

Though the debate continues about the utility of training programs for helping job seekers find new employment, very few of the older respondents in the survey had taken education or training courses. Given that older workers may be more likely to have been laid off from industries suffering permanent structural declines, and do not have skills that easily translate to currently available jobs, they are more likely to need longer-term training and education programs than younger workers, particularly in the increasingly knowledge-based economy.

Under the 2009 American Recovery and Reinvestment Act (ARRA), the federal government devoted new but temporary resources to employment and training, including roughly \$4 billion for the historically under-resourced programs of the Workforce Investment Act (WIA).<sup>13</sup> As noted above, however, older workers may be underserved by WIA, in part due to the adverse affects their participation can have on performance measures. Resources also increased for the only workforce program specifically targeted to older workers, the Senior Community Service Employment Program (SCSEP), which received an additional \$120 million under ARRA, as well as an additional \$225 million in the 2010 appropriation.<sup>14</sup> SCSEP provides access to training and subsidized employment for a small number of unemployed older individuals who meet very stringent income standards. The program serves only a fraction of potentially eligible clients, fewer than 1% according to a Government Accountability Office study,<sup>15</sup> and some of the additional SCSEP resources were used to keep up with increases to the minimum wage rather than to expand the number of slots available under the program.

In recognition of the expanding presence of older workers in the labor force (and perhaps in response to criticism about the paucity of resources devoted to assisting them), the U.S. Department of Labor launched an Aging Worker Initiative in 2009. The goal of the initiative is to develop new models and expand the workforce system's ability to better serve older workers. The Labor Department awarded grants of roughly \$1 million each to 10 local areas to provide training and related service for job seekers aged 55 and older that are supposed to increase employment and career advancement in high-growth industries. No information on the success of these investments is available at this juncture. Older dislocated workers and other job seekers may also benefit from the Labor Department's renewed emphasis on providing support for on-the-job training,<sup>16</sup> a strategy of subsidizing worker wages in order to spur employers to create desperately needed training and job opportunities.

The Great Recession that began in late 2007 left millions of unemployed, underemployed, and discouraged job seekers in its wake. Based on their responses to the recent Heldrich Center survey, it has been devastating to many older workers. In addition to the professional, emotional, and financial challenges facing any job seeker, those 55+ may be suffering from age discrimination and employer biases as well. Most older workers assert they cannot afford to consider retirement. In the short term, they need access to more intensive job search assistance, training, and education to help ensure their skills fit the needs of today's economy. In the longer term, older workers hope that employers will assess their hiring and retention policies to welcome and accommodate this growing segment of the workforce.

### *About the Study*

In August 2009, the Heldrich Center for Workforce Development, working with Knowledge Networks and its online nationally representative probability sample, surveyed 1,202 individuals who had been unemployed at some point in the preceding year. These data were used to develop the Heldrich Center's September 2009 report, "The Anguish of Unemployment," part of the Center's Work Trends series. In March 2010, the Heldrich Center conducted follow-up questionnaires with 908 of the original group, for a 76% panel completion rate. These new data were used for the Heldrich Center's May 2010 Work Trends report, "No End in Sight: The Agony of Prolonged Unemployment." The March data were also used for this study. To conduct the comparison between age groups, the Heldrich Center created a dichotomous variable for age, separating the groups into "under 55" and "55 and over". The Center ran a cross-tab analysis for each question and used the chi-square test at a 95% confidence interval to test for statistically significant differences between the groups.

## Authors

*Maria Heidkamp* is a Senior Research Project Manager at the Heldrich Center, where she works on issues relating to older workers, dislocated workers, adults with disabilities, postsecondary education, and the workforce development system. Previously she worked overseas for the U.S. Department of Labor and the U.S. Agency for International Development.

*Nicole Corre* is a Research Assistant at the Heldrich Center and a Master's of Public Policy student at the Bloustein School for Planning and Public Policy at Rutgers University. Nicole is a Phi Beta Kappa graduate from Rutgers College, where she earned a B.A. in Comparative Literature with high honors.

*Carl E. Van Horn, Ph.D.*, is Professor of Public Policy and the Director of the Heldrich Center. He received a B.A. from the University of Pittsburgh and M.A. and Ph.D. degrees in political science from the Ohio State University. He teaches, conducts research, and writes about public policy and workforce development. Van Horn is also a Research Fellow at the Sloan Center on Aging & Work at Boston College.

## The Sloan Center on Aging & Work at Boston College

The Sloan Center on Aging & Work at Boston College was founded in 2005. Working in partnership with workplace decision makers, the Center promotes the quality of employment for the 21st century multigenerational workforce. The Center strives to put evidence into practice to improve employment experiences for both employers and employees. We place a particular emphasis on workplace flexibility that supports 21st century ways of getting work done and enhances employees' work experiences. Our multitiered strategy includes combining employer-engaged research and academic rigor with innovative communications. We engage multidisciplinary teams of researchers from around the world to forward three research streams—the U.S. National Initiatives, the State Initiatives, and the Global Initiatives.

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For more information about the Center, please visit: <http://www.bc.edu/agingandwork>

Contact us: Sloan Center on Aging & Work  
140 Commonwealth Avenue—3 Lake Street Building  
Chestnut Hill, MA 02467  
Phone: 617.552.9195 • Fax: 617.552.9202  
[agework@bc.edu](mailto:agework@bc.edu)

## ENDNOTES

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For previous publications, visit our website at [www.bc.edu/agingandwork](http://www.bc.edu/agingandwork)

#### Issue Briefs

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  - Issue Brief 2: Businesses: How Are They Preparing For the Aging Workforce?
  - Issue Brief 3: Getting the Right Fit: Flexible Work Options and Older Workers
  - Issue Brief 4: How Old Are Today's Older Workers?
  - Issue Brief 5: One Size Doesn't Fit All: Workplace Flexibility
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  - Issue Brief 8: Does Health Insurance Affect The Employment of Older Workers?
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#### Research Highlights

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